

**Information to identify the case:**

Debtor 1	<b>Susan T Kim</b>	Social Security number or ITIN	xxx-xx-4006
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>14-12539-VFP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan T Kim  
aka Tae Sook Lee

3/15/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Susan T Kim  
 Debtor

Case No. 14-12539-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 10

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db +Susan T Kim, 19 Walnut Avenue, Emerson, NJ 07630-1546  
 515943580 +M&T Bank, et al, Attn: M&T Bank, 475 Crosspoint, Getzville, NY 14068-1609  
 514524041 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2019 01:16:37 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 16 2019 01:16:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +EDI: IRS.COM Mar 16 2019 04:38:00 IRS Department of Treasury Internal Revenue Servic,  
 955 S. Springfield Avenue, Bldg A, Springfield, NJ 07081-3570

514524039 +E-mail/Text: camanagement@mtb.com Mar 16 2019 01:16:05 Hudson City Savings Ba,  
 Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437

515943579 +E-mail/Text: camanagement@mtb.com Mar 16 2019 01:16:05 M&T Bank, et al, c/o M&T Bank,  
 Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420

514524042 EDI: TFSR.COM Mar 16 2019 04:38:00 Toyota Motor Credit Co, Toyota Financial Services,  
 Po Box 8026, Cedar Rapids, IA 52408

514548191 EDI: TFSR.COM Mar 16 2019 04:38:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Hudson City Savings Bank, a federally chartered sa  
 514524040\* +Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
 Philadelphia, PA 19101-7346

514524043 ##Zucker, Goldberg & Ackerman, LLC, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK, a federally chartered savings bank organized and existing under the laws of the State of Delaware bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
 Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
 Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Harvey I. Marcus on behalf of Debtor Susan T Kim him@lawmarcus.com  
 Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 7